Listing of Claims

| | 1 23, (canceled). |
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| 1 | 24. (new) A computer-readable medium |
| 1 | 25. (new) A computer-readable medium as recited in claim 24 |
| 1 | 26. (new) A computer-readable medium as recited in claim 25 |
| 1 | 27. (new) A computer-readable medium as recited in claim 26 |
| 1 | 28 30. (new) A computer-readable medium as recited in claim 24 |
| 1 . | 31. (new) A computing unit configured to read and perform |
| 1 | 32. (new) A computing unit configured to read and perform |
| 1 | 33. (new) An electronic bill presentment and payment remittance system |
| 2 | 34 35. (new) Computer-readable mediaas recited in claim 33 |
| 3 | 36. (new) An electronic bill presentment and payment remittance system |

24. (new) A computer-readable medium having computer-executable instructions for performing steps comprising

storing a bill and associated payment remittance information, said payment related to a first transaction in which a consumer pays a first vendor for an item or service, said payment comprising a first price paid by the consumer in the first transaction, said first transaction comprising a consummated final transaction, the payment remittance information being arranged within a data structure according to a format prescribed by the biller, the data structure having one or more open data fields to hold data that a consumer can supply or alter and one or more closed data fields that hold data that the consumer cannot alter, the remittance information further including structured remittance data that is kept hidden from the consumer;

presenting the bill to the consumer without revealing the structured remittance data;

enabling the consumer to specify payment instructions including at least one of an amount to be paid on the bill, a payment date, and an account from which to draw payment, while prohibiting the consumer from altering data contained in the closed data fields;

associating the payment instructions with the structured remittance data;

electronically transmitting the payment instructions to initiate payment of the bill;

electronically routing the payment remittance information, including the structured remittance data, in the biller prescribed format to the biller so that the structured remittance data is automatically returned to the biller without intervention by the consumer; and

guaranteeing a best price to the consumer for the item or service that are the subject of the first transaction, said guaranteeing comprising

recording the first price and information identifying the consumer,

monitoring sales prices of the item or service for a predetermined time period after the purchase of the item by the



noting any sales price lower than the first price during the predetermined time period,

calculating a money-value difference between the first price and said any sales price lower than the first price, and

refunding to an account of the consumer a refund amount equal to the money-value difference.

- 25. (new) A computer-readable medium as recited in claim 24, having further computer-executable instructions for performing a step of monitoring prices for the subject matter of the transaction.
- 26. (new) A computer-readable medium as recited in claim 25, having further computer-executable instructions for performing a step of comparing prices for the subject matter of the transaction and calculating a refund, if any, due to the consumer.
- 27. (new) A computer-readable medium as recited in claim 26, having further computer-executable instructions for automatically crediting an account of the consumer to effect a best price guarantee.
- 28. (new) A computer-readable medium as recited in claim 24 having further computer-executable instructions for automatically notifying the consumer of the refund amount.
- 29. (new) A computer-readable medium as recited in claim 24 having further computer-executable instructions for alerting a second vendor other than the first vendor, the second vendor offering the item or service at a price greater than the first price, said alerting comprising informing the second vendor of the first price.
- 30. (new) A computer-readable medium as recited in claim 24 having further computer-executable instructions for monitoring all providers' sales prices of the item or service within a specified geographic area.
- 31. (new) A computing unit configured to read and perform the computerexecutable instructions on the computer-readable memory as recited in claim 24.
- 32. (new) A computing unit configured to read and perform the computerexecutable instructions on the computer-readable memory as recited in claim 28.
- 33. (new) An electronic bill presentment and payment remittance system including a network, a biller computing unit with computer-readable medium, and a

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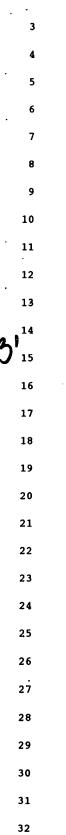
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consumer computing unit with computer readable medium, the computer-readable media having computer-executable instructions for performing steps comprising

operatively linking the biller computing unit and consumer computing unit to the network;

generating a bill for a first transaction between a first vendor and a consumer related to goods or services and associated payment remittance information in a particular format at the biller computing unit, said payment of a first price for the goods or services, said first transaction comprising a consummated final transaction,

transmitting the bill and payment remittance information over the data network from the biller computing unit to the consumer computing unit; receiving the bill and payment remittance information at the consumer computing unit and presenting the bill to the consumer;

facilitating entry of payment instructions including at least one of a payment amount and a date at the consumer computing unit, and following said entry, automatically routing the payment remittance information in the particular format to the biller computing unit; and

guaranteeing a best price for the goods or services, said guaranteeing comprising

recording the first price and information identifying the consumer,

monitoring sales prices of the goods or services for a predetermined time period after the purchase by the consumer in the consummated final first transaction,

noting any sales price lower than the first price during the predetermined time period,

calculating a money-value difference between the first price and said any sales price lower than the first price, and

refunding to an account of the consumer a refund amount equal to the money-value difference.

34. (new) Computer-readable media having computer-executable instructions as recited in claim 33, and further having computer-executable instructions to transmit a refund credit to an account of the consumer computing unit over the network.

35. (new) Computer-readable media having computer-executable instructions as recited in claim 33, and further having computer-executable instructions to automatically transmit a notification of the refund amount to the consumer computing unit.

36. (new) An electronic bill presentment and payment remittance system including a network, a biller computing unit of a vendor, a consumer at a location of the vendor at a first time seeking to purchase an item or service at a first price, the biller computing unit with computer-readable medium having computer-executable instructions for performing steps comprising:

operatively linking the biller computing unit to the network;

monitoring in real time over the network competitors' sales prices of the item or service at the first time and comparing the first price to said competitors' sales prices and determining if any of said competitors' sales price is a second prices less than the first price; and

upon determining that such a second price exists, generating a bill for the consumer for an amount equal to the second price at the vendor's location at a time of purchase of the item or service.